

Information to identify the case:

Debtor 1 **Robert William Wisor III**
First Name Middle Name Last Name

Debtor 2 **Tia Marie Wisor**
(Spouse, if filing)
First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-0808**
EIN **-----**

Social Security number or ITIN **xxx-xx-1579**
EIN **-----**

United States Bankruptcy Court **WESTERN DISTRICT OF PENNSYLVANIA**

Case number: **11-70658-JAD**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Robert William Wisor III

Tia Marie Wisor

9/28/16

By the court: Jeffery A. Deller
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Robert William Wisor
Tia Marie Wisor
Debtors

Case No. 11-70658-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-7

User: gamr
Form ID: 3180W

Page 1 of 3
Total Noticed: 67

Date Rcvd: Sep 28, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 30, 2016.

db +Robert William Wisor, III, 48 Old Route 322, Philipsburg, PA 16866-8245
jdb Tia Marie Wisor, 48 Old Route 311, Philipsburg, PA 16866
13098155 +AES KEYSTONE BEST, c/o AES/PHEAA, P.O. Box 8183, Harrisburg PA 17105-8183
13161580 +AES/PHEAA, PO BOX 8147, HARRISBURG PA 17105-8147
13098163 ++CITIFINANCIAL, BANKRUPTCY FORECLOSURE UNIT, 1000 TECHNOLOGY DRIVE, OFALLON MO 63368-2239
(address filed with court: Citifinancial, 300 Saint Paul Pl, Baltimore, MD 21202)
13122493 +Citizens Auto Finance, 480 Jefferson Blvd, RJE 135, Warwick RI 02886-1359
13098164 +Citizens Caf, 480 Jefferson Blvd, Warwick, RI 02886-1359
13098165 +Clearfield Bank & Trus, 11 N 2nd St, Clearfield, PA 16830-2443
13098166 Cnb Bank, Market & Second, Clearfield, PA 16830
13217981 ECMC, P.O. Box 16408, St. Paul, MN 55116-0408
13098171 +G Jwl/Cbsd, Po Box 9714, Gray, TN 37615-9714
13098182 #+Keystone Credit Collect, 124 E Main St, Lock Haven, PA 17745-1323
13109850 +Midland Credit Management, Inc., 2365 Northside Drive, Suite 300, San Diego, CA 92108-2709
13098188 +Midland Credit Mgmt, 2365 Northside Drive, Suite 300, San Diego, CA 92108-2709
13098189 +Midland Funding LLC, c/o Edwin A. Abrahamsen & Associates, PC, 120 North Keyser Avenue, Scranton, PA 18504-9701
13098190 +Midland Funding, LLC, 2365 Northside Drive, Suite 300, San Diego, CA 92108-2709
13098192 +Oxford Collection Serv, 135 Maxess Rd Ste 2a, Melville, NY 11747-3801
13098156 +PNC, c/o AES/PHEAA, P.O. Box 8183, Harrisburg PA 17105-8183
13098193 #+Pa Collection Svc, 63 Valley View Dr, Washington, PA 15301-2409
13098194 +Penn Credit Corporatio, 916 S 14th St, Harrisburg, PA 17104-3425
13098195 +Pinnacle Credit Servic, 7900 Highway 7 # 100, Saint Louis Park, MN 55426-4045

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Sep 29 2016 01:54:50 Pennsylvania Dept. of Revenue,

Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
Harrisburg, PA 17128-0946

cr E-mail/Text: camanagement@mtb.com Sep 29 2016 01:54:25 M&T Bank, P.O. Box 1288,
Buffalo, NY 14240

cr +EDI: PRA.COM Sep 29 2016 01:23:00 PRA Receivables Management, LLC, PO Box 41067,
Norfolk, VA 23541-1067

cr EDI: RECOVERYCORP.COM Sep 29 2016 01:23:00 Recovery Management Systems Corporation,
25 S.E. Second Avenue, Suite 1120, Miami, FL 33131-1605

cr EDI: AGFINANCE.COM Sep 29 2016 01:13:00 Springleaf Financial Services, 2264 E College Ave,
State College, PA 16801

13144503 +EDI: ACCE.COM Sep 29 2016 01:23:00 ASSET ACCEPTANCE LLC, PO BOX 2036,
WARREN MI 48090-2036

13098157 +EDI: AFNIRECOVERY.COM Sep 29 2016 01:23:00 Afni, Inc., Po Box 3427,
Bloomington, IL 61702-3427

13109400 +EDI: AFNIRECOVERY.COM Sep 29 2016 01:23:00 Afni, Inc., PO Box 3667,
Bloomington, IL 61702-3667

13117665 EDI: RESURGENT.COM Sep 29 2016 01:23:00 B-Line, LLC, MS 550, PO Box 91121,
Seattle, WA 98111-9221

13098158 +EDI: BANKAMER2.COM Sep 29 2016 01:23:00 Bank Of America, Po Box 17054,
Wilmington, DE 19850-7054

13098159 +EDI: BANKAMER2.COM Sep 29 2016 01:23:00 Bank Of America, Po Box 1598,
Norfolk, VA 23501-1598

13098160 +EDI: HFC.COM Sep 29 2016 01:13:00 Beneficial/Hfc, Po Box 3425, Buffalo, NY 14240-3425

13098162 EDI: CAPITALONE.COM Sep 29 2016 01:23:00 Cap One, Po Box 85520, Richmond, VA 23285

13098161 +EDI: STFC.COM Sep 29 2016 01:23:00 Cach Llc, 4340 S Monaco St Unit 2,
Denver, CO 80237-3581

13098168 +E-mail/Text: hariasdiaz@creditmanagementcompany.com Sep 29 2016 01:55:42
Credit Management Co, 2121 Noblestown Road, Pittsburgh, PA 15205-3956

13098167 +E-mail/Text: hariasdiaz@creditmanagementcompany.com Sep 29 2016 01:55:42
Credit Management Co, 2121 Noblestown Rd, Pittsburgh, PA 15205-3956

13098201 EDI: RCSDELL.COM Sep 29 2016 01:23:00 Webbank/Dfs, 1 Dell Way, Round Rock, TX 78682

13250091 EDI: ECMC.COM Sep 29 2016 01:23:00 ECMC, P.O. Box 75906, St. Paul, MN 55175

13261659 +EDI: RESURGENT.COM Sep 29 2016 01:23:00 East Bay Funding, LLC,
c/o Resurgent Capital Services, PO Box 288, Greenville, SC 29602-0288

13098170 +E-mail/Text: bankruptcynotice@fcbanking.com Sep 29 2016 01:54:11 First Commonwealth Ban,
601 Philadelphia St, Indiana, PA 15701-3952

13433739 EDI: RMSC.COM Sep 29 2016 01:13:00 GE Capital Retail Bank,
c/o Recovery Management Systems Corp, 25 SE 2nd Ave Suite 1120, Miami, FL 33131-1605

13151020 EDI: RESURGENT.COM Sep 29 2016 01:23:00 GE Money Bank, c/o B-Line, LLC, MS 550,
PO Box 91121, Seattle, WA 98111-9221

13098172 +EDI: RMSC.COM Sep 29 2016 01:13:00 Gemb/Care Credit, Po Box 981439,
El Paso, TX 79998-1439

13098173 EDI: RMSC.COM Sep 29 2016 01:13:00 Gemb/Ge Money Bank Low, Po Box 103065,
Roswell, GA 30076

13098176 +EDI: RMSC.COM Sep 29 2016 01:13:00 Gemb/Walmart, Po Box 981400, El Paso, TX 79998-1400

13098177 +EDI: HFC.COM Sep 29 2016 01:13:00 Hsbc Bank, Po Box 5253, Carol Stream, IL 60197-5253

13098178 +EDI: HFC.COM Sep 29 2016 01:13:00 Hsbc/Bontn, Po Box 15221, Wilmington, DE 19850-5221

District/off: 0315-7

User: gamr
Form ID: 3180W

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Total Noticed: 67

Date Rcvd: Sep 28, 2016

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center
(continued)

13098179	+EDI: HFC.COM Sep 29 2016 01:13:00	Hsbc/Rs, 90 Christiana Rd, New Castle, DE 19720-3118
13098180	+EDI: HFC.COM Sep 29 2016 01:13:00	Hsbc/Rs, Pob 978, Wood Dale, IL 60191-0978
13098181	+EDI: IIC9.COM Sep 29 2016 01:23:00	I C System, P.O. Box 64378, St Paul, MN 55164-0378
13098183	+EDI: RESURGENT.COM Sep 29 2016 01:23:00	Lvnv Funding Llc, Po Box 740281, Houston, TX 77274-0281
13098184	E-mail/Text: camanagement@mtb.com Sep 29 2016 01:54:25	M & T Bank, 1 Fountain Plz, Buffalo, NY 14203
13098185	E-mail/Text: camanagement@mtb.com Sep 29 2016 01:54:25	M & T Bank, Po Box 7678, Buffalo, NY 14240
13133825	E-mail/Text: camanagement@mtb.com Sep 29 2016 01:54:25	M&T Bank, 1100 Wehrle Drive, Williamsville, NY. 14221
13098186	+E-mail/Text: camanagement@mtb.com Sep 29 2016 01:54:25	M&T Bank Na, 1 Fountain Plz Fl 4, Buffalo, NY 14203-1495
13098187	+E-mail/Text: mpccbankruptcy@marathonpetroleum.com Sep 29 2016 01:55:15	Marathon Petroleum Co, 539 S Main St, Findlay, OH 45840-3229
13294309	+E-mail/Text: bknotice@ncmllc.com Sep 29 2016 01:55:25	National Capital Management, LLC., 8245 Tournament Drive, Suite 230, Memphis, TN 38125-1741
13098191	+E-mail/Text: bankruptcyleft@tsico.com Sep 29 2016 01:55:57	Nco Fin/09, 507 Prudential Rd, Horsham, PA 19044-2308
14284881	EDI: PRA.COM Sep 29 2016 01:23:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
13107917	EDI: RECOVERYCORP.COM Sep 29 2016 01:23:00	Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
13098197	EDI: AGFINANCE.COM Sep 29 2016 01:13:00	Springleaf Financial S, 2264 E College Ave, State College, PA 16801
13098198	EDI: AGFINANCE.COM Sep 29 2016 01:13:00	Springleaf Financial S, 600 N Royal Ave, Evansville, IN 47715
13098196	+EDI: WFNNB.COM Sep 29 2016 01:23:00	Soanb/Fbug, 745 Center Street, Milford, OH 45150-1324
13098199	+EDI: VERIZONEAST.COM Sep 29 2016 01:23:00	Verizon Pa, 236 E Town St #170, Columbus, OH 43215-4631
13098200	+EDI: VERIZONEAST.COM Sep 29 2016 01:23:00	Verizon Pennsylvania I, 500 Technology Dr, Weldon Spring, MO 63304-2225
13098202	EDI: WFNNB.COM Sep 29 2016 01:23:00	Wfnnb/Peebles, Po Box 64, Jacksonville, TX 75766
		TOTAL: 46

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr	M&T Bank
13098174	Gemb/Jcp
13098175	Gemb/Walm
13098154	Robert William Wisor, III and Tia Marie Wisor
cr*	+AES/PHEAA, PO BOX 8147, HARRISBURG, PA 17105-8147
cr*	ECMC, P.O. Box 16408, St. Paul, MN 55116-0408
cr*	+East Bay Funding, LLC, c/o Resurgent Capital Services, PO Box 288, GREENVILLE, SC 29602-0288
cr*	+National Capital Management, LLC, 8245 Tournament Drive, Suite 230, Memphis, TN 38125-1741
13098169	##+Edwin A. Abrahamsen & Associates, 120 North Keyser Avenue, Scranton, PA 18504-9701
	TOTALS: 4, * 4, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 30, 2016

Signature: /s/Joseph Speetjens

District/off: 0315-7

User: gamr
Form ID: 3180W

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CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 28, 2016 at the address(es) listed below:

Alexandra Teresa Garcia on behalf of Creditor M&T Bank ecfmail@mwc-law.com
Andrew F Gornall on behalf of Creditor M&T Bank agornall@goldbecklaw.com,
bkgroup@goldbecklaw.com;bkgroup@kmllawgroup.com
Celine P. DerKrikorian on behalf of Creditor M&T Bank ecfmail@mwc-law.com
Joshua I. Goldman on behalf of Creditor M&T Bank bkgroup@kmllawgroup.com
Margaret Gairo on behalf of Creditor M&T Bank ecfmail@mwc-law.com
Marisa Myers Cohen on behalf of Creditor M&T Bank mcohen@mwc-law.com
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov
Paul W. McElrath, Jr. on behalf of Joint Debtor Tia Marie Wisor ecf@mcelrathlaw.com,
donotemail.ecfbackuponly@gmail.com
Paul W. McElrath, Jr. on behalf of Debtor Robert William Wisor, III ecf@mcelrathlaw.com,
donotemail.ecfbackuponly@gmail.com
Ronda J. Winnecour cmeccf@chapter13trusteewdpa.com

TOTAL: 10